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THINGS WISHED TO BE TRUE.
IN the mental progress both of individuals and of nations, the feelings are in activity before the reasoning powers. This is one of the great causes of superstition, prejudice, and fallacy of every kind. Even in a comparatively mature state of individual or national intellect, reason has a sore battle to fight with the dictates of the feelings, and for one thing ascertained to be true, we probably sanction a score which we only wish to be so. In cases where the assumption rests upon a feeling in itself good and beautiful, the error is sure to be the more inveterate; for as we advance, we cherish such feelings the more warmly, and are thus apt to cling the more eagerly to every thing which they dictate to us.

The system of trial by ordeal, by combat, and by touching the body of the murdered, which prevailed in the middle ages, is a lively example of an error arising from good feelings, and which was on that account the more difficult to be got quit of. The Deity was expected to guide the steps of the innocent among the burning ploughshares, and to buoy him up when thrown bound into the flood. He was expected to give the victory to the protector of innocence and the pursuer of guilt. It was supposed that he would interfere to cause the corpse to bleed at the moment when the guilty hand was placed upon it. In these convictions we see a strong trust in Providence—a beautiful and laudable feeling, but here in a false and mistaken form. The touching of the sick was a similar error, with the addition of a second and scarcely subordinate faith in the king as an immediate deputy of God. We cannot but admire these devout and amiable feelings; but it is nevertheless unquestionable that they led to bad results. Many an innocent man must have perished through the accident of touching the ploughshares, or of not being able to sustain himself in the water, or because his adversary was of more powerful make, or through the chance of his touching the corpse at the moment when the tumid vessels happened, under the influence of natural causes, to burst in the stomach. By trusting, moreover, in the efficacy of the royal hand, many must have been prevented from taking the right natural means for restoring their afflicted relatives. By the methods now pursued in the respective cases, innocence is evidently safer, and scrofula runs a better chance of being cured. It may be said, "Well, an advantage is thus gained; but still is it not a pity that feelings so laudable should be suppressed or left unemployed?" They are not, however, necessarily suppressed in consequence of their ceasing to dictate trial by ordeal or touching for the king's evil. The faculties which produced those feelings are still in the human mind, ready to be employed on any objects which may be presented to them. Only let them be exercised on right objects and to right ends, under the direction of reason; and we shall then have good instead of evil results. It is a fallacy to suppose, that, when some dictate of our feelings is confuted, the feeling, with any merit there may be in it, is lost. We might as well say that discommending a diet of pastry was suppressing agriculture, when it is obvious that the wheat may be employed in a salutary instead of an injurious way.

Society still gives currency and partial sanction to many notions which certainly take their rise in good feelings, but nevertheless are clearly wrong in fact and in reason, and must therefore, by a principle inseparable from every kind of error, be upon the whole, though perhaps not very immediately, injurious. We shall first adduce an example of a comparatively innocuous nature. Cruelty is generally detested, and

bravery is as universally admired. Admiring the brave, we do not wish that they should be cruel. Then, remembering that, under alarm or terror, there is a tendency to do cruel things, which a brave man, from his calmness, might avoid, we rush to the agreeable conclusion that the brave are never cruel. Yet it is an unquestionable fact, that many brave men have been extremely cruel. William Duke of Cumberland was, like all his family, almost insensible to fear; yet the cruelties with which he visited the Highlanders in 1746, were such as most deservedly to obtain for him the ignominious name of "the Butcher." Nelson's bravery will not, we think, be questioned; yet he exercised the most atrocious cruelties upon the Neapolitan patriots, not to speak of the infamous breach of faith by which these cruelties were preceded. The Duke of Alva, who shed the blood of the Netherlands like water, was never called a timid man. Graham of Claverhouse, who shot simple and innocent peasants without compunction, was a hero on the battle-field. Marius and Sylla, Richard III. and Wallenstein, were all of them brave men. But, in fact, it is absurd to reckon up instances of brave men who have been cruel: the question would be more easily exhausted by pointing to those who have not been so. History is full of bold-fellows who have been quite unscrupulous about human suffering. The brave who have also been habitually merciful are but a few. This, at the same time, is not because there is any necessary connection between bravery and cruelty. There may quite well be the one quality where the other is wanting. But as bravery is independent of cruelty, so is it independent of clemency. We may admit that, in many cases, a brave man, not fearing an enemy, may be merciful to him, where a coward, from very fear, would be unrelenting. But, on the other hand, the brave are apt to be led by their courage into the rougher scenes of life, where human life and suffering are little regarded; and thus more cruel acts are likely to fall in their hands than in those of timid men, who generally seek the gentler and more peaceful scenes, where the quality, if they have it, is less liable to be called into action. Upon the whole, then, though bravery and cruelty are not necessarily connected in human character, there is little reason to believe that they are never, or rarely, found together.

There is a set of maxims, which men of liberal and philanthropic views are likely to entertain, as encouraging to their hopes and wishes, but which a little cool reflection shows to be greatly open to challenge. One of these is expressed in Byron's verses—

Freedom's battle, once begun,
Bequeathed from bleeding sire to son,
Though baffled oft, is ever won.

It certainly is in many cases won, after a long series of reverses and difficulties. But is it not also often permanently lost? Has not the nascent spark of freedom, after a little fitful flickering, been extinguished in many countries, where, after the lapse of centuries, we have not seen it re-illuminated? As the proposition is one which only can be proved by the invariableness of the assumed fact, we must hold it as only an agreeable fancy, which is occasionally realised. It may be very encouraging under certain circumstances, but, as not being strictly true, it may also mislead. Better, then, that mankind should be at once made sensible of how the case really stands. Another maxim, nearly related to the above, is, that it is impossible to keep down the expression of public opinion. Mr D'Israeli has treated this subject at some length in his Curiosities of Literature, and shown many curious clandestine expedients that have been

adopted for diffusing and communicating thought, when open methods were impossible. But, while we do not deny that the ingenuity of a depressed party is capable of defeating severely repressive measures in many surprising ways, we cannot be insensible to a fact which so broadly appears on the face of history, as well as on the surface of continental society at the present moment, as that the measures taken by government for repressing opinion, and preventing its communication, are in many instances sufficiently successful to secure the desired end. It would be pleasant to think that tyranny must ever be baffled in such attempts; but it may be still more advantageous to acknowledge the truth of the case, for then men may make more strenuous exertions to resist the first encroachments of a power which is sure to be irresistible, if allowed to grow to full strength. A third maxim of the same nature is, that persecution never succeeds, but only has the effect of adding strength and force to the thing persecuted. This is a notion very likely to obtain currency at a time when persecution is rarely exemplified except in a very mild form. It would not have been so apt to gain credence a few centuries ago. Then persecution often was successful. And this simply because it was then carried out with the required degree of vigour. When it could condemn to the flames, or deprive of land and goods, or imprison and banish, it always succeeded in pretty well extinguishing the obnoxious doctrines. It is only at a time when it appears willing to wound, and yet afraid to strike, when it only frets and irritates, without destroying, that it seems to be attended with an effect the contrary of that contemplated. Such is the fact with regard to the grosser and better defined modes of persecution. There are more refined methods, appropriate to the refined character of the age, which are yet in full play, and attended with the most complete success. Persecution not effectual! it might be as proper to say that steel and poison do not kill. The real truth is, that there is a tendency in things under a certain amount of persecution to rise up into greater vigour, as fire burns brighter under a slight sprinkling of water; but, under a sufficient amount of persecution, their repression is as unavoidable as the extinction of the same fire by a sufficient quantity of water. To look this fact broadly in the face may also have better effects than to remain under the delusion. An inclination to adopt severe measures with dissentients may be checked, when it is considered that such measures will only be successful if carried to a pitch which humanity will not sanction. On the other hand, dissentients, if convinced that a certain amount of persecution is sure to be effectual, may be prompted by that conviction to guard the more anxiously against the first efforts of a power seeking to keep them down. It is also something to show, where opinions or systems really have been repressed, that it may have been from the severity of the measures taken with them, and not from want of good foundation on their part, which might otherwise be presumed—for, clearly, if any one denies the power of persecution to extinguish a speculative system supported by him, and if that system, being persecuted, languishes and decays, he must be liable to hear its decay attributed to its own demerit.

To turn to more vulgar maxims. That "murder will out," is a general conviction among the common people; and at first sight it seems a very respectable kind of conviction. It certainly is not true, for many murders have remained concealed. It seems to be only a hasty inference from a number of surprising cases in which that crime, long concealed, had been unexpectedly discovered. It may be said that the

conviction, though erroneous, is likely to be useful, and it is therefore a pity to undeceive the multitude on the point. We would answer, there is no certain dependence to be placed on what is not true. Let us rather promulgate the fact, as it stands, that, from natural circumstances, there is a very great likelihood that murder, when it takes place, will be discovered. In this alone, there is much to deter men even in their present state from the act. But the true way to prevent men from committing this act is to improve their moral nature, so that they shall become incapable of it. That "ill-gotten wealth never thrives," is another of the prepossessions of the multitude. Apparently, such a conviction ought to serve as a check to all erroneous modes of acquiring wealth. Perhaps it does so to a small extent; but the good end would be infinitely better served, if men were enlightened as to see not only the falsity of this maxim, but that moral means of acquiring wealth were, generally speaking, the surest, and also those which would afford most satisfaction in the long-run. Besides, supposing that a man has no other idea of the arrangements of the Deity on this point, but that he will not allow a cheat to thrive, what is he to think when he observes the not infrequent phenomenon of successful rapine? His ideas of providence must be completely confounded, and his mind left to wander into every sort of error. If, on the contrary, he knows that the Deity governs by general laws, and that these laws have each its independent sphere of action, he will rest content on seeing the occasional prosperity of the wicked, being certain that, upon the whole, the result of wickedness will probably, from the operation of the same laws, be otherwise, and that still, as a general truth, honesty is the best policy.

Many other examples of false convictions from our best feelings might be adduced, but the above will perhaps be sufficient with most readers to suggest the rest. We have been anxious to show the advantage of confessing error and seeing the truth in these cases, though perhaps with less success than might be desirable. If, however, there be any deficiency on this point, we would have the reader to call into exercise his general faith in truth. If he believes that there is such a thing in nature, and that it generally tends to better results than error, he may well be assured that no false maxim, however it may harmonise with the first impulses of good feelings, can ever be so conducive to human happiness as the opposite truth.

BYRON'S NARRATIVE.

On the 18th of September 1740, the Wager, one of five ships of war under the command of Commodore Anson, sailed with its consorts from St Helen's, being intended for service against the Spaniards in the Southern Pacific Ocean. The Wager was the least effective of all the vessels of the squadron, being an old Indiaman, recently fitted out as a man-of-war, and the crew being formed of men pressed from other services; while all the land force on board consisted of a detachment of invalids, or men but partially convalescent, from Chelsea Hospital. Besides, being intended to act as a store-ship, the Wager was heavily laden with military and other stores for the use of the squadron. All these circumstances conspired to render the vessel more than usually hazardous, from the very commencement of its long voyage.

The Wager rounded Cape Horn, with the other ships in company, about the beginning of April 1741, and soon after, the distresses of the ship began. The weather became tempestuous, and the mizen-mast was carried away by a heavy sea, all the chain-plates to windward being also broken. The best bower-anchor had next to be cut away, and the ship lost sight of its companions. The men were seized with sickness and scurvy, and one evil followed another, till, on the 14th of May, about four in the morning, the ship struck on a sunken rock, and was laid on her beam-ends, with the sea breaking dreadfully over her. All who could stir flew to the deck, but some poor creatures who could not leave their hammocks were immediately drowned. For some time, until day broke, the crew of the Wager saw nothing before or around them but breakers, and imagined that every moment would be their last. "In this terrifying and critical juncture (says the Hon. Mr. Byron), to have observed all the modes of horror operating according to the several characters and complexions amongst us, it was necessary that the observer himself should have been free from all impressions of danger." But still his attention was arrested by one, who "in the ravings of despair was seen stalking about the deck flourishing a cutlass over his head, and calling himself king of the country, and striking every body he came near, till his companions, seeing no other security against his tyranny, knocked him down." Others "grew very riotous, broke open

every chest and box that was at hand, stove in the heads of casks of brandy and wine as they were borne up the hatchway, and got so drunk, that some of them were drowned on board, and lay floating about the decks for some days after." A few sustained their courage at this fearful moment. Captain Cheap and his officers were unable, however, to maintain order, or even to attempt it.

When daylight came, land was seen not far off, and the thoughts of all were turned to the immediate leaving of the ship, and saving of their lives. With the help of the boats, the crew, with the exception of a few who were either drunk or thought the ship safe for a time, got on shore, but the prospect before them was still a dreadful one. "Whichever way we looked, a scene of horror presented itself; on one side the wreck (in which was all that we had in the world to support and subsist us), together with a boisterous sea; on the other, the land did not wear a much more favourable appearance; desolate and barren, without sign of culture, we could hope to receive little other benefit from it than the preservation it afforded us from the sea. We had wet, cold, and hunger to struggle with, and no visible remedy against any of those evils." The land on which the crew had been cast was unknown to them, excepting in so far as they were aware of its being an island near, or a part of, the western coast of South America, about a hundred leagues north of the Straits of Magellan. In all, the shipwrecked party amounted to about one hundred and forty, exclusive of the few on board. The first night was passed in an old Indian hut, and the discovery of some lances in a corner of it bred a new source of alarm—namely, from the natives. For some days afterwards, the men were busied in the attempt to get beef casks and other things from the wreck, which did not go entirely to pieces for a considerable time, although all the articles on deck were washed ashore one by one. After great difficulty, the men who remained on board, and who indulged there in great disorder, were persuaded to come on shore. With materials got from the wreck, or cast ashore, tents were got up, and a common store-tent erected for all the food or casks of liquor got from the ship in the same way. This place was watched incessantly, for the allowance was of course a very short or small one, and the men could scarcely pick up a morsel of fish, flesh, or fowl, on the coast for themselves. The weather, also, continued wet and cold.

"Ill humour and discontent, from the difficulties we laboured under in procuring sustenance, and little prospect there was of any amendment in our condition, were now breaking out *spasmodically*." Some men separated themselves from the others, and ten of the hardiest of these seceders resolved to desert altogether. They got a canoe made, "went away up one of the lagoons, and were never heard of more!" The spirit of discord was much aggravated by an accident that occurred on the 10th of May. A midshipman named Coxens, who had roused the anger of Captain Cheap by various acts and words, was finally shot by his superior's hand. The act was a rash one, but the captain had cause to imagine at the moment that Coxens had openly mutinied, or was about to mutiny. This act made an unfortunate impression on the minds of the men, who found food every day growing more scarce. A few Indians, men and women, of small stature, and very swarthy, visited the party, and were of service in procuring food; but the seamen affronted their wives, and they all went away. "The Indians having left us, and the weather continuing tempestuous and rainy, the distresses of the people for want of food became insupportable. Our number, which was at first one hundred and forty-five, was now reduced to one hundred, and chiefly by famine. The pressing calls of hunger drove our men to their wits' end, and put them on a variety of devices to satisfy it. Among the ingenious thus way, one Phipps, a boatswain's mate, having got a water puncheon, scuttled it; then lashing two logs, one on each side, set out in quest of adventures in this extraordinary and original piece of embarkation." He often got shell-fish and wild-fowl, but had to venture out far from land, and on one occasion was cast upon a rock, and remained there two days. A poor Indian dog belonging to Mr. Byron, and which had become much attached to him, was taken by the men and devoured; and three weeks after, its owner was glad to search for the paws, which had been thrown aside, and of which, though rotten, he made a hearty meal.

Till the 24th of September, the party continued in this condition of continually augmenting wretchedness, with only one hope of relief before them, and this resting on the long-boat, which the carpenter was incessantly working at, to bring it into a strong and safe condition. On the day mentioned, the long-boat being nearly finished, Mr. Byron and a small party were sent to explore the coast to the southward, almost the whole crew being resolute to make for Magellan's Straits, although the captain wished to go along the coast to the northward. In a day or two, the party returned to the island (for such was the land on which the wreck had taken place), and the long-boat was immediately afterwards launched, with the cutter and barge, all of which boats had been saved at first. Eighty-one men entered these boats, being the whole survivors of the party, with the exception of Captain Cheap and two companions, who remained voluntarily, and for whose use another boat, the yawl, was left. The leaving of the captain was a thing unexpected by

Byron and some others, and when a necessity occurred for sending back the barge to the island for some left canvas, these parties seized the chance of going in the boat to rejoin the captain and share his fate. On the 21st of October, the final separation took place between the shore party and those in the long-boat, who sailed for the south. Captain Cheap and those who came to him were joined by a small party who had originally seceded from the main body; and the whole of this united band, amounting to twenty men, set sail in the barge and the yawl, towards the north, on the 15th of December. Up to that time they contrived, with almost unheard-of difficulty, to subsist on what they could pick up. "A weed called *slough*, fried in the tallow of some candles we had saved, and wild celery, were our only fare, by which our strength was so much impaired that we could scarcely crawl." One fine day, the hull of the Wager, still sticking together, was exposed, and by visiting her the party got three small casks of beef hooked up. This soon restored to them sufficient strength for their enterprise, which they undertook on the day mentioned, in the barge and yawl. Unhappily, the sea grew very tempestuous, and "the men in the boats were obliged to sit as close as possible, to receive the seas on their backs, and prevent their filling up." We were obliged to throw every thing overboard to lighten the boats, *all our beef*, and even the grapnel, to prevent sinking. Night was coming on, and we were fast running on a low shore, where the sea broke in a frightful manner." Just as every man thought certain death approaching, an opening was seen in the rocks, the boats ran into it, and found a haven as "smooth as a mill-pond!"

The party remained here four days, suffering much from their old enemy, hunger. In passing farther along the coast, which they did at continual risk, they were reduced to such distress as to "eat the shoes off" their feet, these shoes being of raw seal-skin. They never knew what it was to have a dry thread about them, and the climate was very cold. During the first few weeks of their course, the yawl was lost, and one man drowned; but what was a more distressing consequence, they were obliged to leave four men on shore, as the barge could not carry all. The men did not object to being left; they were wearied of their lives. When the poor fellows were left, "they stood upon the beach, giving us three cheers, and called out God bless the king!" They were never heard of more; and it is but too probable, as Byron says, that they met "a miserable end." But, indeed, every one had now given up hope of ultimate escape, and this was shown by the resolution taken almost immediately afterwards, to "go back to Wager's Island (the place of shipwreck), there to linger out a miserable life." Eating nothing but sea-weed and tangle by the way, the poor mariners again reached the island. They were here no better off. The weather was wretchedly wet, and "wild celery was all we could procure, which raked our stomachs instead of assuaging our hunger. That dreadful and last resource of men in not much worse circumstances than ours, of consigning one man to death for the support of the rest, began to be mentioned in whispers." Fortunately one man found some rotten pieces of beef on the seashore, and with a degree of generosity only to be appreciated by persons so placed, he shared it fairly with the rest.

This supply sustained the whole till the arrival of some Indians, accompanied by a chief or Cacique from the island of Chiloe, which lies in 40 degrees 42 minutes of south latitude. This Cacique could speak a little Spanish, and he agreed to conduct the party in the barge to the nearest Spanish settlement, being to receive the barge and all its contents for his trouble. Fourteen in number, the wrecked sailors again put to sea, and were conducted by their guide to the mouth of a river, which he proposed to ascend. But after toiling one whole day, the attempt to go up against the current was given over, and they were forced to try the coast again. The severe day's work, conjoined with hunger, caused the death of one of the strongest men of the party, although it was thought that he might have been preserved but for the inhumanity of Captain Cheap, who alone had food at the moment (got from the Indian), but would not give a morsel to the dying man. This roused the indignation of the others, and the consequence was, that, while others sought food on shore, "six of the men seized the boat, put off, and left us, to return no more. And now all the difficulties we had hitherto encountered seemed light in comparison of what we expected to suffer from the treachery of our men, who, with the boat, had taken away every thing that might be the means of preserving our lives. Yet under these dismal and forlorn appearances was our delivery now preparing."

Mr. Byron was now taken, with Captain Cheap, by the Indian guide to a native village, whence he expected to get more assistance in conducting the party, who, if they could not recover the barge for him, were to give a musket and some other articles as a reward. On coming in the evening to the Indian wigwams, after two days' travel, Mr. Byron was neglected, and left alone. Urged by want and cold, he crept into a wigwam upon chance, and found there two women, one young and the other old, whose conduct amply corroborates the well-known and beautiful eulogium passed by Ledbury upon the kindness of that sex every where to poor travellers. They saw the young seaman wet and shivering, and made him a fire. They brought out their only food, a large fish,

and broiled it for him. When he lay down upon some dry boughs, he found, on awaking a few hours after, that the women had gently covered him with warm clothes, at the expense of enduring the cold themselves. When he made signs that his appetite was not appeased, "they both went out, taking with them a couple of dogs, which they train to assist them in fishing. After an hour's absence, they came in trembling with cold, and their hair streaming with water, and brought two fish, which, having broiled, they gave me the largest share." For a poor stranger they had thus gone out in the middle of the night, plunged into the cold sea, and, with the aid of their nets or other apparatus, had got him food. These kind creatures were the wives of an old Indian, who was then absent, but who, on his return, struck them with brutal violence for their hospitality, Mr. Byron looking on with impotent rage and indignation. The return of this Indian and his companions enabled the native guide of Captain Cheap and Byron to make an arrangement for conducting the shipwrecked party northward as they wished. The captain and Byron then left the wigwams to go back to their companions, being joined soon after by a body of Indian guides.

It was the middle of March ere this final journey to the northward was begun. Various Indian canoes conveyed the whole party day after day along the sea-coast; shell-fish, eggs from the rocks, and sea-weed, being the food of the band, and even this being procurable in such miserable quantities as barely to sustain life. The condition of the captain in this respect was better than the others, for the Indians thought their rear safe if they attended to the chief of the whites alone, and he cruelly encouraged the notion. But what but selfishness could be expected from one in the following state?—“I could compare Captain Cheap's body to nothing but an ant-hill, with thousands of vermin crawling over about it; for he was now past attempting to rid himself in the least from this torment, as he had quite lost himself, not recollecting our names that were about him, or even his own. His beard was as long as a hermit's, that and his face being covered with train oil and dirt, from his sleeping, to secure them, upon pieces of stinking seal. His legs were as big as mill-posts, though his body appeared to be nothing but skin and bone.” The rest were little better, and Mr. Byron had often to strip himself in the midst of hail and snow, and beat his clothes with stones, to kill the insects that swarmed about him. At length, however, after one of them had sunk under his sufferings, the party got to the island of Chiloe, a place at the north extremity of the province of Chili, and under the rule of the Spaniards. Being a remote corner, Chiloe had only a few Spaniards in it, and these chiefly Jesuit priests, but the Indian inhabitants were comparatively civilised. The troubles of the party may be said to have ended here, for the natives pitied them much, and supplied them with abundance of food. “It is amazing, that our eating to that excess we did, did not kill us; we were never satisfied, and used to take all opportunities, for months after, of filling our pockets when we were not seen, that we might get up two or three times in the night to cram ourselves.”

Even after staying on the island for a considerable time, and being conveyed to the mainland to the town of Chaco, where a Spanish governor resided, the eating of the famished mariners continued to be enormous. “Every house was open to us; and though it was but an hour after we had dined, they always spread a table, thinking we could never eat enough after what we had suffered, and we were much of the same opinion.” Mr. Byron made friends with the governor's cook, and so carried his pockets always full to his apartment, there to feed at leisure. They were in all four in number now, namely, Captain Cheap, Messrs. Byron, Hamilton, and Campbell. From Chaco they were taken to the larger town of Castro, and remained there for some months in the condition of prisoners at large, poorly clad, but decently lodged and well fed. On the 2d of January, their case having become known to the higher authorities of Chili, they were put on board a ship to be conveyed to the city of St. Jago. Here they remained two years, as prisoners, but not in confinement. Fortunately for them, a Scotch physician, who bore the name of Don Patricio Gedd, entreated the governor to allow the captives to stay with him, and for two years this generous man maintained them like brothers, nearly at his own sole expense. On the 20th of December, Captain Cheap and Messrs. Byron and Hamilton were put on board a French vessel to be conveyed to Europe: Mr. Campbell, having become a Catholic, remained in Chili. They reached France safely, and after some detention there, were permitted to go to Britain by an order from Spain. Their friends were much surprised to see them, having given them long up for lost. Their term of absence exceeded five years.

The six men who cruelly made off with the barge appear never to have been heard of again, and perished, doubtless, on the coast. The fate of the more numerous body who went off to the south in the long-boat, is known from the narrative of John Bulkeley, gunner, one of the survivors. This band actually succeeded in rounding South America through the Straits of Magellan, and reached the Portuguese territory of Rio Janeiro, after hardships equal to those of the other party, and which reduced their numbers from nearly eighty to thirty. They reached the Rio Grande in January 1742. All of the thirty, however, probably did

not see Britain. On coming to the Portuguese colony they found food, friends, and countrymen, and separated from one another. Bulkeley and two others reached England on the 1st of January 1743.

The members of this expedition went out with the hope of gathering gold at will among the Spanish colonies. What a different fate befell the unhappy crew of the Wager!

TALE OF REAL LIFE.

A LITTLE more than twenty years ago, at the time when Britain and the United States of North America had engaged in war, a respectable merchant in Glasgow sustained such pecuniary inconvenience from that event, that he was under the necessity of calling a meeting of his creditors, and declaring his incapacity to meet his engagements. Having always borne a fair character, he met with very lenient treatment from those to whom he stood indebted; and the more so, as the cause of his commercial embarrassments was well known to be one over which he had no control. Besides, there was some hope or chance of ultimate indemnification to all parties. In the mean time, however, Mr. Hamilton was subjected to all the ordinary consequences of insolvency. He gave up all he possessed to his creditors, reduced his domestic establishment, and attempted to recommence business on a small scale, with a sum which his creditors were liberal enough to allow him to retain. But being far advanced in years, the evil was in a great measure an irretrievable one to the poor merchant.

Happily, the family dependent on Mr. Hamilton was a small one. He had been twice married, and his second partner was still living; but she had brought him no children, and his only offspring was a girl whom his first wife had presented him with. Elizabeth Hamilton, or Betsy, as she was almost uniformly called, was about sixteen years of age when her father's misfortunes occurred. An eye, uncommonly clear, and of the deepest blue, hair almost of the “lint-white” of the poet, and curling naturally round her well-shaped and finely set head, and a figure light and graceful, made her an object of general admiration. Betsy Hamilton, as has been said, had lost her mother, but she had found a recompense for the loss in the individual who had become her mother's successor. Mrs. Hamilton was a prudent sensible woman, and set the common bye-word at nought, by loving her step-daughter dearly, and watching over her happiness unceasingly.

Mrs. Hamilton did her best to comfort her husband under his distresses. She submitted cheerfully to the dismissal of her servants, and to all the other retrenchments which his altered circumstances demanded. She was even the first to suggest many alterations of this nature in their household economy; and among other plans, she suggested that they should endeavour to eke out their income by letting their best room to a lodger. In execution of this proposal, a ticket was hung out at the window, and it had not been there long until it produced the desired effect. A gentleman called, attended by a servant boy, and inquired the price of the lodgings. Mrs. Hamilton thought the lodger not precisely of the proper description: she would have preferred a quiet elderly gentleman, likely to keep no company, or give much trouble, whereas her present visitor was young, not more, to appearance, than twenty-seven or twenty-eight. She therefore asked a high price, thinking the inquirer might thus be deterred from taking the lodgings. But although he remarked that the price was high, the gentleman said, “As the room is neat, and the situation suits me, we sha't part about the money. To-morrow at ten I will be here. My servant will be about me during the day, but he sleeps elsewhere.” Mrs. Hamilton could now make no further objections, and accordingly the gentleman came at the appointed time, and was duly installed in his new apartments.

Mr. Salkeld, for so was the lodger named, proved to be a person of uncommonly quiet habits, and of frank open manners and disposition. He was only a visitor to Glasgow, or at least a temporary resident in it. This much the Hamiltons soon learnt, but their lodger did not communicate any further particulars about himself, although he nightly spent an hour or two in chatting with Mr. Hamilton, and in listening patiently to the honest man's irrepressible grumblings at the Americans, whose hot-headed obstinacy he arraigned as the cause of all his personal troubles. By and bye, seeing the inconvenience to which Mrs. Hamilton was often put, in consequence of her having no other assistance in the house than that of an old woman who came now and then, Mr. Salkeld proposed to take his meals along with the family, and this was agreed to. The lodger thus became in a measure one of the family; and his manly open bearing, and prepossessing appearance, soon led Mrs. Hamilton to forget that he was not the elderly gentleman whom she had desired as an inmate of her house. Mr. Salkeld's boy was also of great use to her, though he was sometimes sent away by his master, and remained absent for a day or two. At these times, Betsy, who assisted her stepmother in the house as much as the latter

would permit, had frequently to attend to Mr. Salkeld's wants and requests. But then he was so plain and unassuming, that it was “more like waiting on a brother than on a stranger,” as Mrs. Hamilton used to remark.

After Mr. Salkeld had passed between two and three months in Mrs. Hamilton's lodgings, it chanced that Betsy's grandmother, by the mother's side, paid the debt of nature. She had resided at a place in the country, about five miles from the city, and at her death a considerable legacy fell to Betsy Hamilton, consisting partly of personal property or moveables of various kinds, which it was necessary for her to look after in person. It was arranged that she should do this some days after the funeral. When the morning for the visit came, she dressed herself, intending, as the distance was short, to proceed on foot to her late grandmother's residence. “Betsy, my dear,” said her stepmother, when the young girl came down from her room, “Betsy, surely you are not going *thus* to your grandmother's relations? Where is your black gown? Why have you not put it on?” “You know, mother, it is not really necessary that I should put on mourning,” said Betsy; “a white dress, arranged as mine is, is more used now; and I know you think white always becomes me best. Besides, my black gown does not fit me, mother, you know; and so I”—“Yes, Betsy, my dear, I know all this; but I really wonder to hear you attending to such things on such an occasion. You cannot feel much for the loss of a relative of whom you have seen so little, but I would have expected you to think less about how your gown looks when going where you are.” Betsy coloured at the reproof, and hung down her head. “Well, my love,” continued Mrs. Hamilton kindly, “I believe it is no great matter after all, and you have not time to change your dress again. It is now full twelve; you must away to be home in good time.”

At the close of the same day, when night had begun to set in, Mrs. Hamilton sat in her little parlour wondering what could be detaining Betsy so long. Time ran on; eight, nine, ten o'clock came, and she made not her appearance. Mrs. Hamilton fretted much about the circumstance, although her husband, whose temper was more phlegmatic, assured her again and again that Betsy would be staying all night at her aunt's house, and that nothing could be wrong. Mr. Salkeld, too, when he came home for the night, endeavoured to back Mr. Hamilton's assurances; but the good lady spent on the whole a very miserable evening, followed by an almost sleepless night. She had a presentiment of evil upon her mind, and, as is very common in such cases, could not tell what it was that alarmed her, or from what quarter she feared evil. Unfortunately, her forebodings proved correct. Betsy Hamilton did not return in the morning, and her father immediately walked off to inquire for her. In about three hours he returned, pale and anxious, and sank into a chair before his wife. “Mr. Hamilton,” said she, “for God's sake tell me where is Betsy! Is she ill—is she dead?” The poor woman had to repeat her questions before her husband spoke. “No, my dear,” said he, “no, I hope she is not *dead*; but where she is, God knows. She has not been seen at her aunt's.”

Mrs. Hamilton was in greater distress than ever at this information. But she had more activity of mind than her husband, and she soon roused herself to a sense of the propriety and necessity of taking steps for discovering whether any accident had happened to Betsy on her walk to the country, or if she had stopped at the house of any friend. All this was done. Inquiries were made along the whole road, but nobody had seen or heard of such a person as Betsy Hamilton. Mrs. Hamilton herself called at the houses of all the acquaintances of the family, but learnt nothing from any but one party, who had seen Betsy on the day of her disappearance. Strange to say, she had then been going in a direction quite opposite to that of her aunt's residence. The person who told this could not be in a mistake, as Betsy had spoken a few words to her in passing. Mrs. Hamilton was astonished and alarmed more and more by this communication. On getting home, she urged her husband to insert an advertisement in the newspapers, entreating any person who had seen a young girl of Betsy's appearance within the time in question, to communicate what they knew. Mr. Hamilton did as his wife advised, only omitting the name of the parties concerned. This appeared in the newspapers on the second morning after the poor girl's disappearance, but no information resulted from the step.

Mr. Salkeld participated strongly in the distress of Mr. and Mrs. Hamilton, and often endeavoured to speak words of consolation to them, though it was difficult to find any reasonable grounds whereon to build hope. He offered to do any thing that Mrs. Hamilton could think likely to be of use. But after two days passed away, the stepmother, remembering the circumstance of the white dress, became convinced that Betsy had gone away of her own free will, and that whenever they heard of her again, it must be through herself. So she merely thanked Mr. Salkeld, but did not put his offered services in requisition. Besides, he was called away from home, and was absent for two days. It was on the fourth day of Betsy's absence that he again returned to his lodgings, and still nothing had been heard of her. Mrs. Hamilton was found by him in a state bordering on distraction. She could do nothing but move restlessly about the house, wringing her

hands, and exclaiming, "My poor Betsy! my poor motherless bairn! Villainous hands must they be that can keep you away from your home. My poor misguided bairn!" These and such-like exclamations showed that a suspicion had sprung up in her mind, of Betsy having been induced to leave home by some one, who, notwithstanding her quiet, and indeed remarkably secluded life, had found means to address her, and gain her affections—whether for foul or fair purposes, none could say.

A simple accident gave a totally new turn to Mrs Hamilton's thoughts on this affair. Passing by the door of Mr Salkeld's room, about two hours after that gentleman's return home, Mrs Hamilton heard her lodger speaking in a low voice to his servant lad. But three or four words of the conversation reached her ear. These words were, "Say to her I will be with her in two hours—pointedly." At first Mrs Hamilton took little notice of what she had thus heard. It was only when, in spite of her distress, a natural feeling of womanly curiosity led her to reflect on the words, and to conjecture who the *her* could refer to, that a suspicion for the first time flashed across her mind that Mr Salkeld might be the actor in Betsy's abduction. "Oh, no," thought she again, "he is so good, so sedate, so honourable; and there never seemed any thing between him and Betsy—never. They took little notice of each other, and were never for any length of time together, except in going to church. No, no, he cannot, he would not harm her." But again, the fact of his two days' absence came forcibly on the mind of Mrs Hamilton, and she remembered his having frequently said that he knew no one in the city, not a single family but their own. Reflections of this order gained the sway finally, at least, to set a close watch on Mr Salkeld's motions. But the poor lady's impatience to be at the truth overpowered her more temperate resolve, and before her lodger left his room, after she had heard the words just mentioned, Mrs Hamilton stood in his presence. As soon as she came into the apartment, he exclaimed, "Oh, Mrs Hamilton, I am glad I have seen you just now. I will be obliged to leave home again for a short time—indeed only till some time to-morrow." These words determined the wavering mind of the lady. "Never!" she answered, turning at the same time, and locking the door behind her; "never, Mr Salkeld, shall you quit this house—this room—till you have satisfied me where you have taken Betsy Hamilton! I am convinced you know where she is; I am convinced it is you who have taken her away! Your looks admit it; you cannot—you dare not deny it!" Mr Salkeld did indeed evince confusion and discomposure, but he said, "You wrong me, Mrs Hamilton; you do indeed—and must not think to stop me on such a charge as this!" "Stop you!" cried Mrs Hamilton, whose feelings were strongly roused, "stop you! If I had my poor deluded motherless child again, whatever you may have now made her, I would drive you from my doors! But till I know what has become of her, you shall not go, or, if you go by force, I will follow you—every where—to the world's end, but I will have her from you!" "My dear Mrs Hamilton, for the love of goodness be quiet," said the gentleman; but his hearer was not in a mood to be thus checked. "Quiet!" she reiterated; "you will tell me to be quiet, and almost confess to what you have done! Oh, man, man! can you hope for mercy at the last day with such a sin upon your head as that of destroying a creature so young and so innocent?"

An overpowering flood of tears here came to the relief of the poor woman, and she sank into a chair, and gave way to her grief. Mr Salkeld thus got an opportunity to speak. He said, "You wrong me, Mrs Hamilton, cruelly wrong me! I am not the man to do what you accuse me of, and least of all to one whom I would give up my own life to save from harm. Yes, I confess that Betsy has gone with me; that it is I who have induced her to go from home; but it was to become my wife." These words aroused Mrs Hamilton, but her suspicions were not allayed. "And why has she not become your wife, if this be true?" said she. "Unforeseen difficulties came in the way, but she is my wife now," said Mr Salkeld, "and in a few hours she may be here herself to prove it." "Where is she?" returned Mrs Hamilton, whom the frank and truthful tone of her lodger began to inspire with a joyful hope, "where is she? Oh, if this be true, why such mystery, Mr Salkeld? You see the misery it has caused." "I have seen it with the utmost distress," was the reply, "but you will find that it was not intended. All will be explained, and Mr Hamilton, I hope, will forgive all. Shall I go for Betsy now?" "Yes, but I must go with you," said the lady hurriedly. "Well, I will get a carriage, and you too shall go if you will," replied Mr Salkeld, with a smile. Mrs Hamilton felt ashamed of her lingering suspicion, and said, "No, I am wronging you. I will stay, and prepare Mr Hamilton for again seeing his daughter."

Within two hours afterwards, a carriage drove up to the door, and Betsy Hamilton was handed out of it, handsomely or rather richly dressed, and as became a bride. She had another lady with her, a person with whose daughter she had been formerly at a boarding-school. When Betsy came into the house of her father again, she besought his pardon on her knees. "I am too happy to see you to be angry, Betsy," said he; "I am more pleased than if I had

my fortune again from these Americans." These words made Betsy look a little blank, and she exchanged a glance with her husband. Mr Salkeld knelt beside his young wife, and said, "You will forgive me too, sir—even if I should be an American myself!" "An American!" said Mr Hamilton. "Yes, my dear father," said Betsy, "that has been the cause of all our distress. Mr Salkeld was afraid you would not consent on that account." "Yes, sir," said Mr Salkeld, "I am captain and owner of a merchantman now detained in the Clyde. I saw your strong prejudices against us, and persuaded your daughter to become my wife in private. But when told that I was an American, no clergyman here would marry us, and we were ultimately obliged to go to Gretna-Green, and so were absent four days instead of one. Betsy was much fatigued with the journey, besides being so much harassed, during the days of her absence, on your account, that she was unable to come directly back to you along with me, and remained with this lady, who was kind enough to give her a refuge during all our unexpected delays."

The lady alluded to corroborated Mr Salkeld's words, and described so forcibly the sufferings experienced by Betsy on account of her parents, that the latter were more willing to pardon her, as her imprudence had already cost her much. As for the marriage, it was a happy one for all parties. Mr Hamilton ultimately recovered all his property through his son-in-law's influence. Betsy is now one of the most respected matrons of the Union. Such is a story of real life, told as it occurred. By telling it, we do not record any approval of some features in it, particularly the conduct of the heroine, which was not only indecorous, but might have had the most fatal consequences to those interested in her welfare: with this remark, we leave the tale in other respects to the judgment of the reader.

DIRECTIONS FOR EFFECTING LIFE ASSURANCE AND PURCHASE OF ANNUITIES.

In addition to a general article on Life-Assurance, which appeared in the 373d number of the Journal, we lately gave a few remarks, designed to warn the public against offices for life-assurance and for annuities, in which, whether from mistake or a design to deceive, too low rates were assumed. We have since then received a letter from a working man, who informs us that, before he saw the latter article, he had assured a sum upon his life in an English office, which he selected on account of the comparative lowness of the premiums, and that he is now alarmed for the safety of the step he has taken, and yet, for want of specific knowledge on the subject, cannot be sure that the particular office he has gone to is one unfit to be trusted. The case of this person may be that of thousands, and it is worthy of some attention. It seems desirable that, in a work which falls into so many hands as this, something should be done in the way of giving definite directions to the public for their guidance in assuring money upon their lives and purchasing annuities. We would hope that we have established with most readers a sufficient character for honesty of purpose, to assure them that, in taking such a task upon ourselves, we are animated by philanthropic motives only, and that we will execute it to the best of our ability, with fairness to all concerned.

First—with regard to simple life-assurance. The circumstances calculated to give confidence in life-assurance offices are, we think, the following: their age, the respectability of their officers and directors, and the appearances of *bona-fide* and safe business which their rates and reports hold forth. To the first quality, few existing offices can lay claim. We know of only nine which are older than the present century—namely, the Amicable, established in 1706, mutual; the Sun, 1710, proprietary; the Union, 1714, mixed proprietary; the London, 1721, proprietary; the Royal Exchange, 1722, proprietary; the Equitable, 1762, mutual; the Westminster, 1792, proprietary; the Pelican, 1797, proprietary; and the Palladium, 1797, mixed proprietary. We know of twelve established during the first ten years of the present century: the Globe, 1803, proprietary; the Albion, 1805, proprietary; the Caledonian, 1805, proprietary; the London Life-Association, 1806, mutual; the Provident, 1806, mixed proprietary; the Rock, 1806, mixed proprietary; the West of England, 1807, proprietary; the Hope, 1807, mixed proprietary; the Eagle, 1807, proprietary; the Atlas, 1808, mixed proprietary; the Norwich Union, 1808, mutual; and the North British, 1809, proprietary. An assurance office which has lasted thirty years, as the youngest of these has done, may be considered as entitled to some confidence on that account, and such confidence it ought to have, if other circumstances be not unfa-

vourable. At the same time, there are many offices of later date, equally sound, and in which equal or superior advantages may be gained.

With regard to the respectability of the names which appear on the advertisements, great caution ought to be exercised. Names are often placed in the honorary situations, which "have no business there;" lists of directors are sometimes made up of men of straw, bearing or affecting to bear the names of persons of noted respectability. There is actually at this moment in London, a bustling office, with agencies in Edinburgh and other places, with the porter's name for one director, and that of a footman for another—names, however, which sound remarkably well, with Esq. attached to them. On this point, however, we need not dilate, for in such cases it is usually possible to detect imposture by the rates announced for business, to which we are now to advert.

The rates afford the most definite means of detecting fraud. Where these are not below what are ascertained to be necessary, there may be honest dealing; but where they are below, the object can scarcely be otherwise than *fraudulent*—that is to say, a set of persons must be disposed to live at officials on the funds in the mean time, content that in the long-run the heirs of those who have paid in shall get nothing. The question, then, is, what is the lowest rate ascertained to be consistent with security?

Mutual assurance societies usually proceed on a scale of rates in which lowness is not so much an object as to make assurance doubly sure that the funds will be sufficient for all contingencies. As they have originally no capital, they generally are anxious to take rather more than is expressly necessary for covering the individual risks, in order that a fund may be accumulated to come and go upon, of which fund all that can be considered as arising from superfluous payment can easily be repaid in the form of additions to policies. The rates of such of these societies as are really respectable do not differ much from each other. The following are those of five Mutual Assurance offices of undoubted respectability:

Annual premiums to assure £100 at death.

	London Equitable and London Association.	London Amicable.	Scottish Widows and Scottish Equitable.
Age 30	L2 13 5	L2 10 6	L2 11 1
35	2 19 10	2 17 0	2 17 6
40	3 7 11	3 5 0	3 5 6
45	3 17 11	3 18 6	3 15 6
50	4 10 8	4 16 6	4 8 3

These and other institutions charging similar rates make considerable additions to policies. We do not find the rates of respectable societies in general to differ greatly from these; there is, however, one which was established a few years ago, to the best of our belief in good faith with the public, which assumes the principle of making the charges more nearly square with the actual risks, so that the assurance of a certain definite sum may be effected on the easiest terms consistent with security, and with little prospect of additions to policies, which in this case are reserved for those who have been members for such a length of time as to have paid in more than the sum for which they are assured. This is the Scottish Provident Institution. The calculations were made by the late Mr James Cleghorn, author of the article "Agriculture" in the *Encyclopaedia Britannica*, and a most respectable accountant by profession. We have no doubt that the scale is made up with a rigid regard to the actual chances of mortality in this country, and is perfectly safe, if the number of members be sufficiently large. It is the following:

Annual premium to assure £100 at death.

Age 25	30	35	40	45	50
L1 16 0 L2 1 6 L2 6 10 L2 14 9 L3 5 9 L4 1 7					

We are the more disposed to trust to this as a safe scale, from finding that respectable companies in general charge only as much more as may afford a fair profit—for example, the Pelican of London and the Standard of Scotland charge as follows:

Age 25	30	35	40	45	50
£ s d £ s d £ s d £ s d £ s d £ s d					
2 0 1 2 6 4 2 13 5 3 3 5 3 16 1 4 42 2					

Standard, 1 19 6 | 2 4 11 | 2 11 9 | 3 0 4 | 3 10 9 | 4 4 2

The rates of the Scottish Provident Institution are probably, however, the *very lowest* at which business can be effected with any reasonable degree of safety in any office. We are inclined to take it as a standard on this point, and accordingly we would recommend all who are disposed to rely upon our advice, to trust to no office which offers terms considerably lower, of which there are several of the proprietary kind. The one above alluded to as having a porter and a footman for two of its directors, charges for thirty years of age only £1, 15s., and for fifty £3, 5s., although, as a company, it is to be understood as looking for profit on each transaction!

We now come to Annuities. Here the company last alluded to even exceeds itself. It offers, for every £100 deposited with it, by a person from 30 to 40, an annuity of £8; from 40 to 45, £8, 10s.; from 45 to 50, £9; and so on. To show the unsoundness of the affair, let us suppose that a person of fifty years of age wished to ensure £1,000 upon his life. He is charged for this an annual premium of £32, 10s.,

being at the rate of L3, 5s. for every L100. Suppose he also deposits L100, in order to have an annuity : he gets, for this, an annuity of L90. At his death, we shall suppose 20 years after, the L100 which he deposited for his annuity is repaid by the company to his heirs, as payment of his policy of life-assurance ; so the account stands thus :—He has for twenty years been paying L32, 10s., and receiving L90, which has left him every year L57, 10s. the richer. He has had his L100 lying out, to be sure ; but then what an interest he has received for it—no less than L57, 10s., or about twenty-two pounds a-year more than he could have obtained for it in the funds ! It thus becomes clear that the above scale of annuities is unsound, and that, unless a company of real capital were concerned, which is not likely, the depositors must soon find their money lost to them. Here we cannot do better than quote the scale of annuities offered by government at the present price of stocks, which are nearly as high as can be given in this country, and much beyond which none but *mistaken men will go*, each case being alike fraught with danger to the depositor :—

Annuity for L100 deposited with government.

Ages next birth day.	To a Male.	To a Female.
25	L5 4 7	L4 17 0
30	5 8 0	5 0 7
35	5 13 0	5 5 0
40	6 0 1	5 10 1
45	6 9 7	5 16 10
50	7 3 10	6 6 4
55	8 1 8	7 0 0
60	9 4 11	7 19 1

It is within the last few years that the societies have sprung up, to which we lately directed attention as, from mistake and with philanthropic intentions, offering sums on the principle of survivorship, far above what it appears to us, the premiums exacted will bear. Several of these societies are established in Ireland, and we observe that one, recently set on foot in the south of England, extends its operations even into this northern region. Others, we believe, are rising on the same principles ; and it is certainly desirable that their unsoundness should be generally made plain, both that there may be a speedy remedy to past mischief, and that future mischief may be prevented. An example from one established in the south of Ireland, will give an idea of the whole. This society proposes, for instance, that a male member of forty, wishing to secure an annuity payable after his death to his wife of the same age, has only to pay L2 of entrance-money, and L3, 10s. as long as he lives, and the society will, for these considerations, pay to his widow an annuity which may probably be L50, but certainly will not be less than L25. Now, let us inquire into the adequacy of the payment to secure the annuity even of L25. We have first L2 of entrance-money, and then L3, 10s. of annual payment. The value of the latter, during the joint lives of two persons aged 40, including the first payment to be made immediately, we have ascertained by the Carlisle tables of mortality to be L45, 18s. 9d. : in all, the payment, therefore, is L47, 18s. 9d. Now, Mr Finlaison, the eminent Actuary of the National Debt, in evidence given by him before a Select Committee of the House of Commons, in the year 1825, stated as the result of his extensive observations on human life, that, reckoning interest at four per cent., the value of an annuity to a female of 40, after the decease of a male of 40, is in the ratio of L357, 13s. 7d. for every L100—that is, L89, 8s. 5d. for L25. In point of fact, no responsible office will give an annuity of L25 on such contingencies at L89, 8s. 5d. ; but even assuming that they would, the association to which we allude charges less by L41, 9s. 8d., being little more than a half of what ought to be charged ! It is true, some little contingencies are reserved in favour of the society ; as, that the lady's annuity is discontinued during any subsequent marriage ; that, in some cases, the annuity is not to commence till five years after the annuitant's nomination ; and that, if a member die before having paid five years' contributions, these must be made good by his representatives. These advantages, however, are trifling, and evidently far from adequate to make up so great a deficiency. When the person nominated for the annuity is younger than the other, a charge, under the name of disparity rate, is made ; but here also we look in vain for a sufficiency to make good the promises held out by the society. Upon the whole, including all these contingent advantages, we have to pronounce upon the whole of the societies in question, that their charges are in hardly any case two-thirds, and in many not one-half, of what they ought to be, to ensure the benefits held out ! The affair is therefore fraught with disappointment and misery to the nominees. The earlier incumbents upon the funds will for a time get more than they were entitled to, and in the long-run those who have paid largely will find an empty treasury staring them in the face. In fact, we cannot well imagine a more distressing state of things than that to which all the annuity societies above enumerated are, from the inherent vices of their constitution, unavoidably tending. We hold it to be a high duty incumbent on the noble and dignified persons who allow their names to appear at the head of them, instantly to inquire into the principles on which they are founded, and to insist on immediate means being taken for undoing the evil which has been already done.

As we, for our part, only contemplate the good of

the public, including that of the parties forming these societies, and as we take up the matter merely as one of opinion, and consequently open to free discussion, we trust that no one connected with the societies will for a moment feel offended by our remarks. We are convinced that we are right, and in this opinion are supported by an experienced accountant of our own city, who has obligingly read the present paper in *proof*, and given it his entire sanction. We have also been informed that the actuaries of various life-assurance societies in Edinburgh have lately been directing their attention to the annuity societies in question, and have been astonished at the incorrectness of the principles on which they have been founded.

One remark in conclusion. The warnings in this paper are only directed against errors in life-assurance and annuity endowment. For the things themselves we entertain the highest respect, as amongst the most notable means of lessening evil and suffering. To all we would say, Lay out your money as liberally as you choose in life-assurance and in annuity endowment, but use such precautions as are here presented to you, to ensure yourselves against deception and the consequences of *mistaken calculation*.

THE OX'S MINUET,

AN INCIDENT IN THE LIFE OF HAYDN.

IN 1770, the reputation of the German composer, Joseph Haydn, had spread over all Europe. He had visited Paris and London, and in both cities had been greatly cherished and admired. But he was glad to return again to Vienna, on leaving which he had wept like a child. The house which he occupied in the Austrian capital was a modest one, and was situated in the suburbs ; but it was a house honoured and resorted to by all the great lords of the court, who would fain have possessed the character at least of being connoisseurs in music, and patrons of its professors. There, too, did poor artists often find counsel and aid in their distresses. Born of humble parents himself, Haydn was ever mindful of the wants of the obscure and humble followers of his art. Generous, virtuous, sensitive, and simple as a child, Joseph Haydn ought to have been perfectly happy in his course through the world ; but this was not exactly the case. When very young, he had wedded one whose personal attractions made a strong impression on him. Unfortunately, her spirit and temperament proved to be of a very inferior order, and for thirty years the great musician underwent much domestic discomfort in consequence. Yet he was a faithful husband, and even loved his wife to the last with all the strength of his first and boyish affection.

On his return from London to Vienna, Haydn found his wife the same being that he had left her, morose, obstinate, imperious, and quarrelsome. All that the poor composer could do was to fly to his little study, and in that retreat seek consolation in the pursuit of his beloved art. One afternoon, after a storm of the ordinary kind had passed over his domestic horizon, Haydn fled to his sanctum, and had forgotten his troubles awhile over his harpsichord, when his domestic brought him information that a man wished to speak with him on an affair of pressing moment. "Let him enter," said Haydn.

"Pray, pardon—excuse me," said a stout jolly-looking personage as he entered the room, holding a heavy purse of florins in his hand, and attired in the habit of a cattle-dealer or butcher. "You are famous, sir," continued this individual, "for being the grandest composer of minuets in all Austria, or any where else in truth ; and as I am going to have my daughter married to-morrow, I come to ask you to oblige me by making one on purpose for the nuptials."

"My good friend," said the musician, "you embarrass me by this request. I have made few or no minuets, as you seem to have been told ; the few trifles of that nature which have been composed by me would not do for dancing to. They are things rather written for artists, and are more learned than lively."

"So much the better," replied the stout cattle merchant ; "that is the very thing I want. My son-in-law, that is to be, is famous upon the clarionet, and my little girl is clever at the harpsichord ; so you see, Master Haydn, that your grand music won't go like pearls to swine. And then, to own the truth to you, I am as proud as an emperor, though I be no more than a butcher to my trade. I heard your beautiful mass on the birth-day of our gracious sovereign, Joseph II., and I said to myself, 'This composer is the man who shall make a minuet for the wedding of my little girl, or my name is not Hermann of Rorhau !'

"Of Rorhau !" cried Haydn ; "what ! are you from that little village of Hungary ?"

"Not a doubt of it," returned the visitor ; "and what then ?"

"I was born there," exclaimed the simple and warm-hearted composer ; "I was born at Rorhau, and for forty years I have not seen it ! Embrace me, my friend, my dear fellow-countryman !" The tears ran down the composer's cheeks. In embracing Hermann, he felt as if he clasped in his arms all whom he had loved in boyhood, when, poor and needy, he had sung in the village choir, to gain a morsel of food for his widowed mother.

"And you are from Rorhau ?" repeated Haydn, dwelling affectively upon the recollections called up ; "come, sit down, I beg of you, and let us chat of our native place—that place which one loves for ever, whatever may have been the toils there endured !" Hermann's heart was as much touched as that of his celebrated compatriot. He sat down, though only after some pressing, and talked of Rorhau with the musician. Finally, they came back to the minut, and Hermann departed, happy in the promise given to him that he should have the desired music sent to him as soon as possible.

Sensitive as a child, Haydn yet felt a glow of pleasure from the recent recognition, and disposed himself with a cheerful heart to commence the epithalamic minut. But great was his surprise, on turning to his harpsichord, the confidant of all his cares and joys, to find lying upon it the purse which Hermann had held in his hand on entering the room. The purse had these words attached to it on a piece of paper : "Hermann, butcher, Street of St Etienne, to the greatest composer of Germany." Haydn was equally surprised and delighted at the delicacy which had prompted the manner of bestowing this gift. But calling his domestic, the composer ordered him to be ready in an hour to take back the purse, with the desired music, to the house of the butcher. Being then left alone, he proceeded to the composition of the minut.

Often had Haydn written at the command of kings, but he had seldom felt himself so inspired as when throwing on paper the musical ideas destined to grace the nuptials of the butcher's daughter. The air which he produced was fresh and lively, and smacked of the rural simplicity of the composer's native scenes. But ere the piece was quite finished, the soothing ecstasy of spirit, under the influence of which the musician laboured, was dispelled by the entrance of his wife. Her presence put to flight the familiar genius of his art, and discord took place of the harmony that had floated for a time around him.

"What is this that your servant Franz tells me ?" said Madame Haydn, with an accent indicative of a latent storm ; "you are about to send away a sum which you have justly acquired, being given to you for work to be done."

"My dear," said Haydn gently, "do not fret at this. Be more just. Is a miserable little minut worth a heavy purse of florins ? It would be robbery, almost, to take it."

"Always the same !" cried Madame Haydn ; "you will never be worth a copper coin, and your fine generosity will bring you to—" —

"The Temple of Fame !" interposed Haydn, with a smile.

"The hospital, rather—you weak, simple creature !"

"Come now, my dear," said Haydn, "speak no more on this trifling matter, but leave me to finish the piece. I have promised, and you know I never break my word. There I am religiously faithful ; and to you, my dear Elizabeth."

Madame Haydn, ill-tempered as she was, sometimes could not resist the tender pleading of her husband, whose ill health made him often an object of pity, and who had preserved for her, as has been said, all the affection of a lover, in spite of her usage of him. But on this occasion she was determined to stick to her point ; and, accordingly, she coldly repulsed his conciliatory advances, and reiterated her demand that he should keep the purse of Hermann. The composer would not yield to this, and reading his determination in his usually gentle features, Madame Haydn became but the more enraged, and proceeded to measures by which she might at least punish her husband's contumacy, if she could not gain her point about the purse.

The cabinet of Haydn, like those of many other great men, was a place not distinguished for order. The composer, indeed, loved to have his scraps all lying loosely about him, blotted with the magic symbols which were to afford a fund of melody to posterity for ever and ever. His cabinet was, in fact, a scene of great confusion, and Madame Haydn knew well that one sure way to put her husband almost beside himself, was to attempt to put things into a different condition. In this tender point she now attacked him. Seizing a broom, the sceptre with which she governed her household, she began to sweep the room into order. The first consequence of this step was, that a cloud of dust was raised, which brought on her poor husband a severe cough, and compelled him momentarily to fly the apartment. Profiting by his absence, she swept together the manuscripts which lay on the table and on the floor—in short, here and there and every where ; and one little scrap, reckless of what it might contain, she tossed into the fire. Alas, it was the new minut for the wedding of Hermann's little girl !

Haydn entered the room immediately afterwards,

* When the minut was a favourite dance, a piece of new music, suitable for it, was a thing in high esteem and request as a fine waltz is at present in the world of fashion.

and, attracted by the blaze, looked at the fire, where he on the instant recognised his yet unfinished minuet, just expiring in the flames. A giddiness seized him; he uttered a cry of anguish, and fell upon the sofa. His wife waited only till she saw him recover, and then, conscious that she had inflicted sufficient punishment, fled to her own region of the household.

Haydn was in great distress about the lost minuet. He could not re-write it from memory, and the hour was advancing at which he had promised to send it. The scene just related had made him ill, and had incapacitated him for a new effort, even had there been time for it. Under these circumstances, he thought of some minutes which he had sent to his publisher shortly before, and dispatched his servant to bring these back to him. Luckily they had not yet been published, and the manuscripts were got. Haydn then selected the best, and partly remastering the late piece, gave this one some new and perfecting touches, and then sent off the remodelled minuet to Hermann, along with the purse of florins. At first, Haydn was a little more at ease.

The minuet sent to the butcher, though perhaps not quite equal to the burnt one, was yet a charming composition, being at once lively, elegant, and original. Hermann, on receiving the precious manuscript, embraced it with delight, and immediately gave it to a copyist to have the parts separately set down. The butcher's intended son-in-law, who was really a musical amateur of no mean skill, had got some performers of ability engaged for the wedding, and these he assembled on the evening that the minuet was brought home, and had it played most delightfully. But it was at the wedding assemblage that Hermann's triumph reached its height. There the minuet excited the most rapturous applause.

"It is Haydn's!" cried the jolly butcher in a perfect transport; "it was for me—for me, his countryman—that he composed this wonderful minuet!"

"Haydn for ever!" cried the guests.

"Let us go on the instant and thank him for the honour he has done us," said the son-in-law. "I have thought of this already, my son," replied Hermann, "and, what is more, have prepared a surprise for my countryman. I left him my purse before, but he has sent it back. Since he won't take my money, I will be quits with him in another way. I will pay him in my coin."

"That will be bringing back the golden age, when all was done by exchange," said one of the guests; "M. Haydn has given you a minuet, and you are going to give him!"

"An ox!" cried the stout old butcher, "and a living one, too! And what a size he is! The show ox in the market the other day was a calf to him. He is here, in my stable, all ready to be presented!"

"To the stable!—to the stable!" exclaimed all the guests simultaneously, seizing their hats, from which floated favours of all hues. They proceeded to the stable, and there behold a most magnificent ox, with his long curling horns adorned with parti-coloured ribbons, and with his white skin as clean as if he had been cut out of Parian marble. The whole wedding party, men and women, were now assembled by Hermann, and arranged by him in procession order, with the ox at the head. They marched thus towards the house of Haydn, the musicians all the while performing the minuet of the great composer. The hour was not a very late one, but Haydn had gone to bed. The noise of the music and the party entering his court awoke him. He was at first annoyed somewhat at having his rest disturbed, but when he recognised his own minuet, his surprise was extreme. He was sure it was his minuet, but there was an additional bass accompaniment that astonished him, falling as it did on his ear at irregular intervals. This was, in fact, the ox, which took upon itself to help out the music by an occasional low, like the grumbling of a tempestuous ocean.

Having thrown on him his dressing-gown, and taken a lamp in his hand, Haydn appeared at one of the windows, and was received with shouts by the marriage assemblage below. The composer thanked Hermann warmly for his attention in paying this visit; but when the jolly butcher pointed to the superb ox, and begged his acceptance of it as a token of gratitude and esteem, the musician was at first so tickled with the idea of the thing, that he burst into a hearty laugh, in which he was instantly joined by the merry crowd beneath. Fearing to offend Hermann, however, Haydn checked himself, and accepted the present with many thanks. He then descended into the court, found a stall for the animal, kissed the bride, and retired again, loaded with bouquets in showers from the wedding guests.

All the while the serenade was going on, and the people of the neighbourhood were so charmed with the minuet, that every window had half-a-dozen night-caps projected from it, at the risk of death to the owners from the night air.

But the fame of the minuet did not rest here. The story soon spread over all Vienna, and everyone wished to have the piece; so that, in reality, this triflè produced an accession of fortune and fame to the great composer. The minuet received and still retains the name of the "Ox's Minuet." Under that title it will be found in every catalogue of Haydn's works. As to the animal itself, the living proof of Hermann's gratitude, the composer, after keeping it for a time to enjoy the pleasing thoughts called up by the sight of

it, gave it to the hospital, that it might have a worthy end in doing good to the poor. This was a thought worthy of the generous and single-hearted composer, but it was one, it is said, very displeasing to Madame Haydn. She did not long survive this event. Her good husband lamented her, but there can be no doubt that her departure left his latter days in peace.

SPECULATIONS ON WORDS.

FIRST ARTICLE.

Deer, Harness, Wife, Life, Housewife, Hussey.—The transitions of words from a general to a particular meaning, and from a particular to a general, are exceedingly curious. The German *thier* is any wild animal, but the corresponding English *deer* is a particular kind of wild animal. *Harnisch*, in German, is armour; but *harness*, in English, is armour for horses only. "Put on the whole armour of God," is in Luther's version, "Put on the *harness* of God," *siehet un der harnisch Gottes*. *Harness* was formerly used in the same way. The word *wife* in old English meant only woman: it retains the generic sense in the compound *housewife*, and in the phrase "old wives' fables," that is, "old women's fables," as well as in the riddle of the man who met another with seven wives as he was going to St Ives, that is, with seven women; *wif* in German retains the same meaning. So *life* meant nothing but body originally; and retains the primary sense in the compound *life-guard*, which is perfectly synonymous with *body-guard*. It has here nothing to do with life in the sense of vitality. The corresponding German *kib* still means nothing but body. But speaking of *housewife*, we may remark the curious manner in which that word has degenerated from a term of respectability, and even of compliment, into a term of abuse, under the corrupted form of *hussey*. With the goodly practices of housewifery, has gone out the good sense of the term.

Manufacturer, Upholsterer.—Whole nations, like individuals, sometimes make mistakes in the formation of words, and follow a false analogy. *Manufacture* is a Latin word, and the agent substantive should have been *manufacturer*, like *corn-factor*, &c. As we have *sculptor*, *sculpture*, so we should have *manufactor*, *manufacture*. But we have treated it like a genuine English word, and given it the English ending, like *bird-er*. An *upholsterer* was originally a bearer or upholster at funerals; hence man who provided furniture for funerals; and hence it means now a man who provides any furniture. *Upholder* was the original term, and is still a little used. Another term was employed (corresponding in formation to *spin-ster*, *pan-ster*, *matt-ster*), which was *upholdster*, or *upholder*. But there are not many compound words, like *uphold*, which have substantives formed for them in *ster*, and it seems to have been forgotten that *ster* had the necessary meaning, and therefore *er* was added; hence *upholsterer*. Nay, we have seen on a board over a door in London *upholstererer*, which is as if we were to say *bakererer*, or *gardenererer*. The infection spread to *upholder*, and we even have *upholderer* used; with which we may compare a word that is common, but wrongly formed, *fruiterer*; wrongly formed, unless the first *er* is merely euphonic, which we rather believe. The French is *fruiter*; we might have *fruiter*. We cannot help such cases creeping into a language. Every language has some instances of the same thing. This phenomenon of doubling and trebling the terminative may be partly accounted for from the slippery nature of the letter *r*, and the tendency to repeat it, and insert it, where strict analogy would not justify it. A large number of the anomalies of language, and of the mistakes of half-educated people in pronunciation, arise from the peculiarity of the letter *r*. In the word *fudicrous*, people hardly seem to know where the *r* comes, and often say *ladricous*. The repetition of the *t* in the vulgar form of *preventive*, *proventative*, may afford another illustration. On the sea-coast, *preratative* is the common word at the preventive stations.

Swine, Swineherd.—There are two words in English spelt *swine*, the plural of *ox*, and another word which we see in *swineherd*. Now, formed like *ox*, *ones*, the plural of *sow* would be *sosen*, but it is contracted very naturally to *swine*, just as *cows* from *cow* is to *kie*. But *swine* in *swineherd* is not the plural, as one might conclude from the analogous words *cowherd* and *sheep-herd* (that is, sheep-herd). The generic term *swine* is employed; and *sosen* is often used by old writers as a singular. Thus, Holland in his "Plinie," b. viii. c. 51, says, "Will ye know that *swine* is sickle or unsound, pluck a bristle from the back, and it will be bloodie at the root: also he will carrie his neck at one side as he goeth." And the sacred proverb, "As a jewel in a *swine's* snout, so is a fair woman who is without discretion," is a familiar instance of the use of *swine* as a singular.

Maidstone, Arundel.—People are so fond of assigning causes for things, that when they really do not know the cause, they will invent one. For example, the descendants of an old family wish to ascertain the origin of the family name, but have not the requisite knowledge; they forthwith invent a story which talies

with the name, and assign that as its origin. It may happen that something may come out after, which will lead to the discovery of the real origin of the name; then of course the story, which was only invented to explain an existing difficulty, is brought as an argument against the true explanation. But to take a modern illustration. The good folks of Maidstone, in analysing the name of their town, decided at once on *Maid* and *Stone* as the two component parts; and without examining the history of the name, forthwith made up some story about a maid and a stone, and the arms of the corporation display the maid and the stone at this day. The truth is this: the town is on the Medway; and what more obvious name for it than Medwayton, which has been corrupted to Maidstone? The word means nothing more than a *town on the Medway*.

The town of Arundel is said to be derived from the French *hirondelle*, "a swallow," and the arms of the Norfolk family, to whom so much of Arundel belongs, have the *swallow*; a decisive proof, it is considered, that the town was called from the *bird*; and a story is invented to account for and reconcile the whole. Of course nothing can be more absurd than this in point of fact. The town is built in the valley or *dale* through which the river *Arun* flows, and is hence called Arundel, corrupted to Arun-del.

It, Her, Hen, Ship, Moon, Sun.—The subject of gender in language is a very curious one. Some languages, as the French, make every noun one of the two genders. In English, on the contrary, as in Latin, we have neutrals, and we speak of them singly by the word *it*. The word *it* was much less used formerly than it is now. For example, in the phrase *they are they which testify of me*, we should say, as Whately has observed, *it is they*, which probably would then not have been considered correct. *It is* a comparatively modern word. Ben Jonson would not admit it into a grammar. Even in Milton we see traces of its being a rather recent innovation; he says, for example,

"his form had not yet lost
All her original brightness."

where he would, if he had written in the nineteenth century, undoubtedly have said *its*. In the authorised version of the Bible, the word does not occur once. A curious use of the word *her* occurs in Thirlwell's *Greece*. Speaking of genders, we may observe that many of the words which in English denote the female of animals, in other languages denote the male. *Hen* in German means a cock (*hahn*). A *ship* is feminine in English, and miners always speak of a mine as *she* and *her*.—She is very productive." In German, the moon is masculine, and the sun feminine; the poets frequently represent the sun as a goddess.

BURIAL-GROUNDS IN LONDON.

A CURIOUS work has just been published by a medical gentleman named Walker, the purpose of which is to draw attention to the unsalutary extent to which inhumation is practised within the bounds, and more particularly in the denser parts, of London. If there be no exaggeration in Mr Walker's statements, they are certainly of a somewhat alarming nature, for they tend to make it appear that the confined little parochial churchyards of the metropolis receive so many more bodies than they ought to do, that they must needs become sources of deadly effluvia to the living. The death of a grave-digger, about a twelvemonth ago, at the bottom of a grave, from noxious gas which he there inhaled, gave some reason for apprehending that the space appointed for sepulture in London was too limited; but we were not prepared to learn that the case is so bad as it now appears to be. Mr Walker informs us, in the first place, that in the year 1833 the burials which took place in the yards and vaults connected with the churches within the bills of mortality, and in a few adjacent parishes, were in number 32,412: the number from 1814 to 1837 (inclusive), was upwards of half a million. When we see these statistics, and recollect the little confined unpaved courts which form the churchyards of London, we can readily conceive that such receptacles must be, generally, as Mr Walker describes them, saturated with the decaying matter which once formed human beings. These receptacles are, in almost every instance, closely surrounded with houses, many of which are lofty and crowded with population. Such houses must unavoidably be exposed to the effluvia or gases which arise from the heaps festering below. The unavoidable consequence is a great diminution of the public health.

There is one particular part of the city, which Mr Walker describes as strangely beset with burial-grounds. It is a narrow alley called St Clement's Lane, leading from the Strand to Clare Market. "It is surrounded," says he, "by places, from which are continually given off emanations from decaying animal matter. The back windows of the houses on the east side of the lane look into a burying-ground called the

'Green-ground,' in Portugal Street, presently to be described : on the west side, the windows (if open) permit the odour of another burying-place—a private one, called Enon Chapel—to perforate the houses ; at the bottom—the south end—of this lane is another burying-place, belonging to the Alms Houses, within a few feet of the Strand, and in the centre of the Strand are the burying-ground and vaults of St Clement Danes ; in addition to which there are several slaughter-houses in the immediate neighbourhood ; so that in a distance of about two hundred yards, in a direct line there are four burying-grounds, and the living here breathe on all sides an atmosphere impregnated with the odour of the dead." He specially describes some of the burial-grounds in question. Of that in Portugal Street, he says : "The soil is saturated, absolutely saturated, with putrescent matter. The effluvia are at certain periods so offensive, that persons living at the back of St Clement's Lane are compelled to keep their windows closed ; the walls even of the ground which adjoins the yards of these houses are frequently seen reeking with fluid, which diffuses a most offensive smell." Of Enon Chapel, he says : "This building is situated about midway on the western side of Clement's Lane ; it is surrounded on all sides by houses, crowded by inhabitants, principally of the poorer class. The upper part of this building was opened for the purposes of public worship about 1823 ; it is separated from the lower part by a bearded floor : this is used as a burying-place, and is crowded at one end, even to the top of the ceiling, with dead. It is entered from the inside of the chapel by a trap-door ; the rafters supporting the floor are not even covered with the usual defence, lath and plaster. Vast numbers of bodies have been placed here in pits dug for the purpose, the uppermost of which were covered only by a few inches of earth ; a sewer runs angularly across this 'burying-place.' The space measures in length 59 feet 3 inches, or thereabouts, and in width about 28 feet 8 inches, so that its superficial contents do not exceed 1700 square feet. Now, allowing for an adult body only twelve feet, and for the young, upon an average, six feet, and supposing an equal number of each to be there deposited, the medium space occupied by each would be nine feet ; if, then, every inch of ground were occupied, not more than 189 (say 200 in round numbers) would be placed upon the surface ; and admitting (an extravagant admission most certainly) that it were possible to place six tiers of coffins upon each other, the whole space could not contain more than 1200 ; and yet it is stated with confidence, and by credible authority, that from 10,000 to 12,000 bodies have been deposited in this very space within the last sixteen years!" Then, as to St Clement's Church, Strand, "There is a vault under this church called the 'rector's vault,' the descent into which is in the aisle of the church near the communion table ; and when opened, the products of the decomposition of animal matter are so powerful, that lighted candles passed through the opening into the vault, are instantly extinguished ; the men at different times employed have not dared to descend into the vault until two or three days had elapsed after it had been opened, during which period the windows of the church also were opened to admit the perforation of air from the street to occupy the place of the gas emitted ; thus a diluted poison is given in exchange from the dead to the living in one of the most frequented thoroughfares of the metropolis."

Even in the more elegant parts of London, very great evils of this nature are allowed to exist. Hear Mr Walker :—"Buckingham Chapel is situated in Palace Street, about three minutes' walk from Buckingham Palace. There are two vaults and a burying-ground belonging to this chapel ; one of the vaults is underneath very large school-rooms for boys and girls, and the other is underneath the chapel ; the entrance to these vaults is through a trap-door in the passage, dividing the school-rooms from the chapel ; steps lead to the bottom of the building ; on the right is the vault underneath the schools. The vault is supported on wooden pillars, and there is only one grating, which fronts the street, to admit light and air ; the floors of the school-rooms, whitewashed on the under surface, form the roof of the ceiling of the vault—it is no difficult matter to see the children in the lower school-room from this vault, as there are apertures in the boards sufficiently large to admit the light from above. This place is spacious, but very low ; the vault on the left, under the chapel, is about the same size as that under the schools, though much lower. I was assured that the ground was so full of bodies, that there was difficulty in allotting a grave ; the roof of this vault is formed by the under surface of the floor of the chapel ; it is whitewashed ; the light passes through it ; the smell emitted from this place is very offensive. In the vault underneath the chapel there are piles of bodies placed in lead ; the upper ones are within a few inches of the wooden floor. On a level with the chapel, and behind it and the school-rooms, is the burial-ground, which is much crowded, most of the graves being full seven feet deep, and nearly filled to the surface with the dead ; the ground is raised more than six feet from the original level, formed only by the debris of mortality."

Some details in Mr Walker's book give a startling notion of the mercantile part of the question. There are great vested interests in the London churchyards, from the proprietors, who thrive by "quick returns," to the sextons, who retrieve the good timber, the

plates, and the nails expended on the dead, to serve again for the benefit of the living. The subject is well worth being looked into ; but it will not be the publication of a book which will force to it the necessary attention. The citizens of London must be disturbed by several more accounts of men killed in the bottoms of graves by noxious effluvia ; or some decided pestilence must arise in direct consequence of those effluvia ; and then, possibly, some attention will be paid to the matter, and some reform instituted.

BELGIAN ANTI-DUELLING ASSOCIATION.

BELGIUM, so forward at the present day in all works of general utility, has lifted up its voice, also, against the barbarous custom of duelling. The following paper is an abridgement of one which we find in the pages of a recent Brussels Almanack, and which appears to have been elicited by the circumstance of an association being formed at Liege for the extinction of the duel.

The institution of this society (says the Belgian writer) ought to be universally known, and an appeal made to all friends of humanity, and men of sense, to aid in the accomplishment of the objects it has in view.

The immediate origin of the duel may be traced back to the times when knights and warriors, in the absence of all law, constituted themselves the dressers of wrongs, and combated hand to hand with the oppressor in defence of the oppressed. Subsequently to the establishment of laws, single combats were formally authorised between plaintiffs and defendants, chiefly in consequence of the imperfection of the proper legal means of proving guilt or innocence. Doubtless, the superstitious hope of an immediate providential interposition in favour of the right, was another principal cause for the custom of single combat, as well as of the other ordeals, by fire, water, and touch.

Prohibited in the intervening ages by the laws, duelling has now found a refuge in the customs of society, and by them is supported against the laws. Thus backed and sustained, duelling is one of the greatest calamities of our epoch. Every day it finds new victims. No man can escape from the dominion of this barbarous idol of custom ; the old and the young, the wise and the ignorant—all, in short, within the most respectable and enlightened classes of society—are sucked, willingly or unwillingly, into its vortex. A species of assassination is committed daily under the eyes of the tribunals, without their having the power of punishing the guilty ; and society is at a loss whether to pity or blame. The pity, when it is given to any one, falls as often to the share of the survivor as to that of the victim of the duel.

Practices which have their origin in the customs of a people, can only be affected or altered by public opinion. It is public opinion which has long sustained the duel ; the same cause alone can overturn it. In Louis XIV.'s time, the practice became so dreadfully common in France, that a law was passed, making it punishable by death. This statute produced no effect ; duelling continued as frequent as ever, and the act had to be revoked, as a thing totally unseizable.

When laws were very imperfect, and when society was organised in such a manner that the strong had the weak at their mercy, without the latter having any proper help or refuge at command, the duel might have been considered as a sort of necessary practice, and public opinion might not unreasonably have branded with the name of coward the man who strove to exempt himself from the custom, or even him who did not, in pressing circumstances, become the challenger. At this day the case is totally altered. The laws are perfected, and manners as well as morals improved. Conscious of the changed state of matters, public opinion is turning against the duel ; yet it is so firmly fixed among our customs, that it will require a combined and powerful exertion of the general mind to abolish it for ever. This issue, which legislative enactments cannot bring about, may be accelerated by full and free discussion of the subject ; for the more closely the nature of the practice is inquired into, the more glaring will the folly of it appear.

There are two ways of considering the duel. If you look at it singly, and apart from its relation to causes or other circumstances, the practice appears nothing else than a monstrous absurdity. What justice can there be in a trial or combat which levels innocence to the same footing as guilt—equalises virtue and vice, ignorance and genius—giving them the same chances of success, or rather giving decidedly the better chance to the habitual quarreller, blusterer, and bully ! What sort of a custom is this, that in a measure puts the life of every peaceable man in the power of the first bravo who may hustle, strike, or injure him ! What kind of practice is it that compels a man to go out and fight in cold blood, in order to avenge some petty injury, on account of which he really feels no anger ! Is it not deplorable to behold young men, indeed boys, placing themselves, in accordance with this terrible mania, in the position of assassins, and running the risk either of falling victims personally, or of destroying others, and thus loading their minds with feelings of imperishable regret, while at the same time they incur the chance of plunging one or two families into the most profound sorrow ! And all this for some piece of boyish nonsense and folly ! Not less lamentable is it to see the fathers of families endangering,

for the sake of the same fatal prejudice, the peace of those dependent on them in a still deeper degree ; or to see men of the highest talents and virtues risking all that hangs upon their lives, whether of a public or a private nature, to gratify this evil custom.

But, on the other hand, in all those cases where the law is inefficient, and where public opinion is incompetent of itself or unwilling to inflict punishment, what is to be done, it may be said, to offenders who do not merely touch you on some vain point of honour, but who inflict a heavy and serious injury ? Are husbands or fathers to allow the libertine to go off in triumph, because they may not wish to parade their family shame, or may not have legal evidence against him, although sure that he has irretrievably injured them ? Can one permit himself to be insulted, spit upon, or injured in a similar way, without endeavouring to punish the act by the only means admitted by modern usages in such cases ? There are many varieties of offence of this order for which the law, it is argued, provides no satisfactory amends.

In ancient communities there was a special tribunal for taking cognisance of social evils and errors, such as might deeply affect society and its morals, without falling under the scope or notice of the laws. At Sparta there were the Ephors, at Athens the Areopagites, and at Rome the Censors, whose principal duties consisted in preventing the demoralisation of the people, and in giving redress to the citizen wounded in his honour.

In modern times, the substitutes for these bodies, or the powers analogous to them, are partly public opinion, and partly private war or duelling.

To extend the influence of public opinion, therefore, and to make its censorship so general as to include all those offences against honour which lead to duelling, is one obvious way, and indeed the main way, to overturn the duel. In vain will you endeavour to discourage that practice, unless you make society discountenance, and punish by its moral influence, all those abuses and injuries which cause it. You will associate in vain against duellists, if you do not associate, at the same time, against dishonourable people of every stamp. You would fall into the danger of opening your ranks to persons, who, in gratifying their evil natures by harassing and trampling upon the honourable and peaceable, would find it very convenient to cover themselves with the aspis of an association formed for very different purposes.

Associate yourselves, for association is the source of all power for well-doing ; but if you wish to abolish the duel, support and strengthen public opinion, that by its extended influence it may reform the social evils that lead to duels. If a husband has had his happiness destroyed, let society take the task of vengeance to itself, and expel from its ranks the wretch who has been guilty of so flagrant a breach of social virtue. In the same way, let the anger of the community at large fall on other offenders, and duels would speedily be less frequent, not only because the offences inducing them would become more rare, but also because, when they did occur, the injured parties would feel satisfied with the infliction of justice by public opinion, and would leave the task entirely to it. On the other hand, if offenders are not punished by the general voice and arm, the injured will for ever pursue the practice of endeavouring to avenge themselves. Half the disorders and immorality of society are, if not engendered, at least encouraged and maintained, by that loose tolerance for brilliant vice, which exists to such an unfortunate extent. It would often seem as if the victims of dishonourable licence were the parties who deserved the world's scorn and reprobation. The dupe is mocked and ridiculed, while the address of the scoundrel is admired, and perhaps even applauded. Whilst things remain thus, the duel will be in some sort a moral necessity—an appeal made to the justice of the Deity, when that of man fails to give redress.

If, then, you associate against duelling, associate yourselves, also, I repeat, against those social offenders whom the ordinary laws do not touch ; clean up the general mind on the point, and cause society to cast from it with aversion such as have disgraced it by their crimes ; in short, establish a proper censorship of public opinion ; and with the evils which caused it, the duel will disappear.

WHEAT STRAW FOR HORSES.

Had any one said to me only ten years back, "What do you think of wheat straw as an article of food for horses ? do you think you could bring a race-horse to the post in fit condition to run, on wheat straw and corn ?" I should only have returned a smile. Well, see what a change has eight years' residence in France wrought upon my opinions and experience on this subject ; I am now not only convinced that, to the fact of horses in France eating as much wheaten straw as they do hay, is to be attributed their general healthy condition, and also the non-necessity for physic, even to those that work hard and eat much corn (post and diligence horses, for example) ; but I was informed by Lord Henry Seymour, at Paris, last March twelvemonth, that his race-horses, then of course doing good work, were eating nothing but wheaten straw and corn. It is my sincere conviction that, putting what we consider a high state of condition out of the question, the comparatively more healthy state of French horses over our own, is to be attributed to the alternative properties of good wheaten straw, together with the occasional use of bran, either mixed with their food or water.—Nimrod.

THE LOCUST OF ESTREMADURA.

From time immemorial the locust has been the scourge of the central provinces of Spain. In an old Spanish document there is the following question:—"Which is the animal that most resembles all other animals?" The answer is: "The locust; because he has the horns of a stag; the eyes of a cow; the forehead of a horse; the leg of a crane; the neck of a snake; and the wings of a dove." By the wise arrangements of nature the propagation of this destructive animal is so restrained, that its ravages are rendered local, and comparatively trifling to what they would be were an equal proportion of males and females produced. By the absence alone of such an equality, their extraordinary fecundity is kept in check. There seems to be no regularity whatever in the time of appearance of these destructive insects. In the southern parts of the United States, in Egypt, and the eastern parts of Turkey, they sometimes make their appearance in countless myriads, committing the most terrible devastation on the vegetable kingdom; and, again disappearing in a few weeks, do not repeat their visits for several years.

The natural history of these insects is highly interesting; there are a great many kinds of them; that of Estremadura may be taken as an example of the habits of the whole. Solitary places, such as the crevices of uncultivated soil, are always chosen by the females for their retreat; for although millions alighted upon a cultivated field, not one would make it a place of permanent residence where it might deposit its eggs. The female is invariably the architect of the cells, which she builds with the aid of a round smooth instrument attached to her body. It is four-fifths of an inch in length; at the head it is as big as a writing quill, but diminishes to a sharp point; it is a hollow tube; and at the root there is a cavity containing a glutinous matter, which, by a peculiar construction of the parts, can be forced through the tube at the pleasure of the insect. Having cleared a hollow space, principally by means of this hard but moveable proboscis, she emits the glutinous substance, and, mixing it with earth, kneads it into a paste, with which she plasters the walls of her habitation, smoothing all nicely and neatly with her trunk. After the completion of this operation, she commences the laying of her eggs, of which about forty are deposited in a few hours. This labour over, she covers the opening with the fore-mentioned glutinous composition, which perfects the structure, affording it complete protection against the inclemency of the weather and the hostile invasion of other insects. But the laborious undertaking proves fatal to the artificer. Exhausted with fatigue, she is unable to go in search of refreshing waters, and so perishes close beside the objects of her solicitude. When the locusts emerge from the eggs, they are of a black colour, about the size of a gnat, and collect in vast numbers at the foot of shrubs. They display great liveliness and activity, continually leaping upon each other, and occupying a space sometimes of three or four feet in circumference, and two inches in height. During this period they are supposed to live entirely on dew, their limbs being as yet weak, their wings small, and their teeth not sufficiently strong to bite the grass. In about twenty days they commence their attack on the vegetable kingdom, beginning with the youngest and tenderest shoots of plants. By degrees they get stronger, and, leaving the society of each other, extend their ravages over a wide space. Nothing that springs from the soil escapes their voracity; not even mustard seed, onions and garlic, hemlock, and the most rank and poisonous plants, such as the thorn-apple and deadly nightshade. They even prey upon crowfoot, a vegetable whose caustic burnes the very hides of animals, and upon cloths of various kinds where they find them exposed on the ground.

The locust of Estremadura spends the months of April, May, and June, in the place of its birth. At the end of this period, the females ascend into the atmosphere five hundred feet high, forming a living cloud which darkens the sun. They make a rustling noise as they wing the air, somewhat like that of the wind blowing through the leaves of the forest. The first direction of this formidable host is against the wind, and when not too strong, it extends to a couple of leagues. The column then halts, generally over a corn-field or garden, the smell of which attracts them, for their olfactory are peculiarly sensitive. The whole descend in a body, and in a short while completely eat up every green thing. This formidable animal is described as having a head about the size of a pea, but longer, the forehead pointing downwards like that of a handsome Andalusian horse, with a mouth large and open, eyes black and rolling, and a timid aspect, not unlike that of a hare. In its two jaws it has four incisor teeth, whose sharp points traverse each other like scissors, their mechanism being such as to grip or shut. When full grown the body is of great strength; and thus armed, it is not at all surprising that the devastations of the locust should be so destructive and extensive, and that the husbandman should look upon a visitation as a total death-blow to his hopes of a harvest for that year. Let the British agriculturist reflect on this whilst complaining of backward weather, and the sudden swellings of rivers, by which partial damage is done. He has never to complain of the wholesale desolation to which very many countries of the globe are not unfrequently subjected.

RAILWAY COMPENSATIONS.

The great difference between the sums claimed by proprietors, and the sums offered by railway companies, for occupation of land and damages, has frequently excited remark and surprise. The difference in the case of the Edinburgh and Glasgow Railway, and the directors of the Glasgow Lunatic Asylum, presents, perhaps, a greater difference than was ever before witnessed in the kingdom, and would almost lead to the supposition that the claim had been made by the inmates rather than by the directors. The first claim made was £44,000, but, before trial, this was reduced to something a little above £10,000. The sum awarded by the jury was £873.—*Paisley Advertiser.*

TO THE MOON.

All pale and lovely Wanderer!
Thy story who shall tell?
What pencil paint the lovely land
Where thou wert wont to dwell,
Ere yet, through boundless space afar,
Thy pilgrimage began,
Or thine eye of love was kindly set
Upon the home of man?
Fair Spirit! if to mortal muse
The privilege be given
The deeper mysteries to scan
Of thy far native heaven,
Methinks before my tranced eye
The happy hosts appear,
Whose harp-strings wak'd to love and joy
Alone when thou wert near.
Methinks I see the clouded brows
That ne'er were dimm'd before—
The desolate dire that told
Thy smile for them no more—
The sigh that rose in concert full
Still murmurs on the gloo,
And memory still in brooding o'er
Thy tender, parting tale.
But seemlier far, fair Moon! may I
Essay to sing the night,
When infant nature wanted first
In thine unvented light,
And myriad dewy drops were faint
To drink thy bamy ray,
And happy birds awoke to hall
The softer, sweeter day.
Soon as thy kindly smile outbeam'd
From yon unclouded blue,
Earth's startled slumberers turned to gaze,
And deemed they dream'd anew;
Steadfast each eye upon thee set,
Fondly besought thy stay,
Fearful that loneliness like thine
Too soon would pass away.
Joyous as when the light of truth,
Long sought and long concealed,
Bursts on the mind, the sage beheld
Thy wondrous charms revealed—
The sickly lamp, the musty page,
Incontinent forsook,
And lit by thee went forth to gaze
On nature's glorious book.
Then, too, the quickening bosom
With more wondrous tumult heaved,
And answering eyes to eyes confessed
The tale that ne'er deceived;
Then young affection revelled in
A joy before unknown,
And the lover, lovely queen of heaven,
Thy radiance claimed his own.
And bless thee, "bonnie Lady Moon!"
To me thou still hast been
A beam of joy—a beacon light
'Mid life's beclouded scene;
Oh! ever smile as thou wert wont
In boyhood's happy day,
For wisdom, love, and friendship, all
Are ripened by thy ray.

[The above is from the "Poetical Remains of the late Robert Fraser, editor of the Fife Herald," just published. From a memoir connected with this modest volume, we learn that the author was for the most part of his life a tradesman, but one who, while discharging every ordinary duty, was indefatigable in informing his mind and cultivating its powers, which seem to have been of a singular kind. Misfortune and early death nevertheless overtook him, and the volume is published for the benefit of his surviving family.]

TRUTH.

Adhere always rigidly and devotedly to truth; but while you express what is true, express it in a pleasing manner. Truth is the picture, the manner is the frame that displays it to advantage. If a man blends his angry passions with his search after truth, become his superior by suppressing yours, and attend only to the justness and force of his reasoning. Truth, conveyed in austere and acrimonious language, seldom has a salutary effect, since we reject the truth, because we are prejudiced against the mode of communication. The heart must be won before the intellect can be informed. A man may betray the cause of truth by his unreasonable zeal, as he destroys its salutary effects by the acrimony of his manner. Whoever would be a successful instructor must first become a mild and affectionate friend.—*Newspaper paragraph.*

BONE DUST FOR THE CULTIVATION OF GRAIN.

The exportation of bones from Germany to England constitutes a singular epoch in the annals of commerce. Myriads of tons have been already exported without glutting the market, or causing a cessation of the demand. In the North Sea, mills have been erected to pulverise them. This bone powder, or dust, was long ago exclusively applied to the purposes of hot-houses by German horticulturists; but the English, emboldened by their riches, have extended its use to general objects of agriculture, and fertilise, by these expensive means, their cold, humid, and poorest land; and have thus brought the uplands of Nottinghamshire, the western parts of Holderness, &c., into the highest state of cultivation, both in point of extent and intenseness of fertility. There is, consequently, a proverb, "that one ton of German corn" As Malta formerly covered her naked rocks with foreign soil, so does England now fertilise her clay and sandy heaths with German bones. Near the sea-coast, even the churches are robbed of their venerable relics, which is only ironically excused by rendering the German bone trade popular. An agriculturist, being rendered attentive by this vast exportation, instituted privately some comparative experiments, the results of which prove that bone dust acts in the cultivation of ground, as compared with the best stable manure—1. In respect to the quality of corn as seven to five. 2. In respect to the quantity as five to four. 3. In respect to the durability of the energy of the soils as three to two. It produces several collateral advantages. 1. It destroys weeds,

2. It diminishes the necessity of suffering the land to lie fallow. 3. This concentrated manure, or substitute for manure, is more easy of conveyance, less laborious to spread, and can with facility be applied to the steepest vineyards or other inaccessible lands, either in mountainous countries or in wet meadow land. 4. It renders agriculture practicable without cattle breeding, grazing, &c. —*Repository of Investments.*

NEWS.

The name of a collection of coach-houses and stables, now universally adopted, is the word *Mews*—a word which has no connection whatever with such buildings. The application of the term originated from this circumstance: The royal stables at Lomesbury, now called Bloomsbury, having been burnt in 1537, Henry VIII. removed the hawks from the *mews*, and had them fitted up as stables, which continued to be called the King's *Mews*, although occupied by his horses.—*Newspaper paragraph.*

VITRIOLIC RIVER.

Although sulphur is found to exist more or less in the vicinity of every volcano, the only instance with which we are acquainted of sulphuric acid being found in a state of nature, is in the island of Java, near Batavia, the capital. A lake of sulphuric acid occupies the crater of an extinct volcano, from which reservoir it flows in a rivulet down the sides of the mountain to a considerable distance. During the dry season of the year, this remarkable stream becomes absorbed by the thirsty arenaceous soil through which it runs; but in the rainy period it forms a confluence with another stream called the White River. The water of the latter, although saturated with a whitish clay, is not pernicious, far less fatal, either to fish or other animals. But the moment it is joined by the acid rivulet, the stream becomes transparent from the acid precipitating the earthy matter which it holds in solution; and it not only destroys the fish, but also the whole of the vegetation over which it passes.

GETTING UP A NEWSPAPER.

So many articles have been written upon the particular woes and troubles, cares and anxieties, of newspaper editors, that the subject has become somewhat stale. For that reason we have always, as much as possible, avoided any allusion to the topics upon which so many Jeremiads have been written. This week we are tempted to administer a little reproof to some people, who expect that every article, in every paper, should suit every body. What would a shoemaker, for instance, say to a customer, who should find fault because every pair of boots in the store would not fit his foot, and thereupon undertake to tell him that he was no workman, but a botch? Or, even if he were more reasonable than this, and merely denounced all boots that did not fit him as good for nothing and useless to every body, would he not write him down an ass? Yet such is precisely the conduct of those who measure a newspaper by their own standard of taste, and expect it uniformly to conform to that. Now, be it known to such sapient judges, that the endeavour of an experienced editor for a newspaper is to *avoid* pleasing them every week. If a shoemaker turned out all his work upon one last, he would find his patrons in a minority of the boot-wearing public. The best evidence of editorial skill is to present such a varied *melange*, from week to week, as shall offer to all tastes, not too hypercritical, a chance to find something for their peculiar gratification. Other critics expect uniform correctness and infallibility in a newspaper. They would have it, that editors should be perfect in knowledge upon all subjects, incapable of error, and above the failings to which poor human nature is liable. They expect comments upon all that is passing in the world, and that rumours be published while they are *new*; and there must, notwithstanding, be no mistake in any statement. There must be no omission of any circumstance; no delay to procure attested accounts—and yet the story must be such as to leave no errors to be corrected. A very little reflection would show such critics that they are expecting a little more than they would like to be compelled themselves to have to accomplish.—*Waterford Chronicle.*

TEMPERANCE IN IRELAND.

Several of the Irish papers speak in the highest terms of the indefatigable labours of a Catholic clergyman of the name of Mathew, in the cause of temperance. "Sixty thousand persons," says the Dublin Evening Post, "he has already blessed—sixty thousand drunks have been redeemed from degradation and from sin, and there is not a single instance of a relapse. In Cork, from small beginnings, temperance has at length spread through the lanes and alleys of the city, and to such a surprising extent, that hundreds of the low whisky shops have been shut up. In the town of Killarney—certainly a joyful place—a similar change has been wrought. In Tralee great progress has been made. But the city of Limerick is said to exhibit the most extraordinary change. Some of the shebeen shopkeepers have given up business altogether, others of the better class are converting their tenements into coffee-houses, and we have the authority of the mayor—himself a teetotaller and good Protestant—for the fact, that the change in the habits of the people is perfectly marvellous. In Clonmel, a great and salutary change is also apparent; and we know, from the statement of the secretary of the Mining Company of Ireland, that in the wildest part of Tipperary, at the mines of the company in the barony of Shevardagh, many miles from any town, most of the persons employed in the works, from being drunken and disorderly, have become quite reformed. The most drunken hole in the county of Waterford was Dungarvan. Within a few months it has declared in favour of temperance, and great progress is made in the same blessed cause in the city of Waterford. The happy contagion has not yet crossed the Shannon, nor has it been felt generally, we believe, in the north. It is progressing, however, towards Dublin. There is, for example, a flourishing temperance society in Leixlip.—*Recent newspaper intelligence.*

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